

**FIDELITY SOUTHERN CORPORATION**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1081118	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$2,545	\$2,474	-2.8%		
Loans	\$1,909	\$2,081	9.0%		
Construction & development	\$160	\$114	-28.7%		
Closed-end 1-4 family residential	\$173	\$320	85.1%		
Home equity	\$70	\$77	9.3%		
Credit card	\$0	\$0			
Other consumer	\$7	\$9	34.9%		
Commercial & Industrial	\$109	\$96	-11.8%		
Commercial real estate	\$499	\$480	-3.8%		
Unused commitments	\$211	\$401	90.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$218	\$131	-39.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$90	\$30	-67.0%		
Cash & balances due	\$87	\$48	-44.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$435	\$768	76.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$415	\$704	69.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,334	\$2,242	-3.9%		
Deposits	\$2,196	\$2,084	-5.1%		
Total other borrowings	\$106	\$126	19.0%		
FHLB advances	\$87	\$89	1.7%		
Equity					
Equity capital at quarter end	\$211	\$232	9.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.2%	--		
Tier 1 risk based capital ratio	10.0%	10.9%	--		
Total risk based capital ratio	11.7%	12.7%	--		
Return on equity <sup>1</sup>	3.1%	10.1%	--		
Return on assets <sup>1</sup>	0.3%	0.9%	--		
Net interest margin <sup>1</sup>	3.9%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	34.4%	47.2%	--		
Loss provision to net charge-offs (qtr)	76.4%	142.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	29.9%	14.3%	2.5%	1.4%	--
Closed-end 1-4 family residential	3.6%	2.2%	0.2%	0.2%	--
Home equity	1.5%	3.1%	0.1%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.6%	5.0%	14.1%	0.2%	--
Commercial & Industrial	2.9%	5.5%	0.4%	0.4%	--
Commercial real estate	7.0%	7.6%	0.2%	0.1%	--
Total loans	5.0%	3.5%	0.4%	0.2%	--